

Claim Listing

Claims 1-41 are pending. Claims 1-14 are amended as indicated below.

1. (currently amended) A method for marketing mortgage and/or credit services

over the Internet, comprising:

selectively providing information concerning a plurality of mortgage and/or credit programs to an Internet-connected user;

receiving, from said Internet-connected user, an indication of whether said user wishes to explore home purchase options or home equity loan options;

receiving, from said Internet-connected user, an indication of whether or not said user maintains an asset and/or brokerage account with ~~the~~ a sponsor of said mortgage and/or credit services;

receiving, from said Internet-connected user, an indication of said user's residence;

receiving, from said Internet-connected user, information concerning a property to be financed, said information including at least location, expected holding period, and use of said property;

receiving, from said Internet-connected user, information concerning said user's investments;

processing said received indications and information to determine mortgage and/or credit option(s) that ~~best match~~ correspond to said user's needs; and[,]

presenting said mortgage and/or credit option(s) to said user via the Internet.

2. (currently amended) A method for ~~marketing mortgage and/or credit services over the Internet~~, as defined in claim 1, wherein selectively providing information concerning a plurality of mortgage and/or credit programs includes selectively providing information concerning zero-down payment and conventional mortgage programs.

3. (currently amended) A method for ~~marketing mortgage and/or credit services over the Internet~~, as defined in claim 1, wherein selectively providing information concerning a plurality of mortgage and/or credit programs includes selectively providing information concerning fixed-rate and adjustable-rate options.

4. (currently amended) A method for ~~marketing mortgage and/or credit services over the Internet~~, as defined in claim 1, wherein selectively providing information concerning

a plurality of mortgage and/or credit programs includes selectively generating pdf-format print files concerning selected mortgage and/or credit programs.

5. (currently amended) A method for ~~marketing mortgage and/or credit services over the Internet~~, as defined in claim 1, wherein receiving, from said Internet-connected user, information concerning a property to be financed includes receiving an indication of whether said property is a single family home, condominium, multi-family residence, or commercial property.

6. (currently amended) A method for ~~marketing mortgage and/or credit services over the Internet~~, as defined in claim 1, wherein receiving, from said Internet-connected user, information concerning said user's investments includes receiving information concerning the aggressiveness of said investments.

7. (currently amended) A method for ~~marketing mortgage and/or credit services over the Internet~~, as defined in claim 1, wherein receiving, from said Internet-connected user, information concerning said user's investments includes receiving information concerning the expected rate-of-return on said investments.

8. (currently amended) A method for ~~marketing mortgage and/or credit services over the Internet~~, as defined in claim 1, wherein receiving, from said Internet-connected user, information concerning said user's investments includes receiving information concerning the value of non-retirement securities held by said user.

9. (currently amended) A method for ~~marketing mortgage and/or credit services over the Internet~~, as defined in claim 8, wherein receiving, from said Internet-connected user, information concerning said user's investments further includes receiving information concerning the portion of said non-retirement securities already pledged as collateral by said user.

10. (currently amended) A method for ~~marketing mortgage and/or credit services over the Internet~~, as defined in claim 1, wherein presenting said mortgage and/or credit

option(s) to said user via the Internet includes providing a tabular comparison of at least three different down payment options.

11. (currently amended) A method ~~for marketing mortgage and/or credit services over the Internet~~, as defined in claim 10, wherein providing a tabular comparison of down payment options includes providing a information concerning the costs/benefits of investing potential down payment funds.

12. (currently amended) A method ~~for marketing mortgage and/or credit services over the Internet~~, as defined in claim 1, wherein presenting said mortgage and/or credit option(s) to said user via the Internet includes providing at least three options, each scored according to how well it meets the user's needs.

Q' 13. (currently amended) A method ~~for marketing mortgage and/or credit services over the Internet~~, as defined in claim 12, wherein s presenting said mortgage and/or credit option(s) to said user via the Internet further includes selectively providing explanatory information concerning why the first option is the best option for the user's needs.

14. (currently amended) A method ~~for marketing mortgage and/or credit services over the Internet~~, as defined in claim 1, wherein presenting said mortgage and/or credit option(s) to said user via the Internet includes selectively providing a comparison of one or more system-recommended option(s) with one or more user-selected option(s).

15. (original) A method for marketing mortgage and/or credit services, over the Internet, to both financial consultants and retail customers, the method comprising:
authenticating financial consultant users, so as to permit access, over the Internet, to selected consultant-exclusive resources;
selectively providing information concerning a plurality of mortgage and/or credit programs to any Internet-connected user who requests such information;
selectively receiving, from any Internet-connected user, an indication of whether said user wishes to explore home purchase options or home equity loan options;
selectively receiving, from any Internet-connected user, residence location information;

selectively receiving, from any Internet-connected user, information concerning a property to be financed, said information including at least location, expected holding period, and use of said property;

selectively receiving, from any Internet-connected user, information concerning investments;

selectively presenting, to any Internet-connected user, a plurality ranked mortgage and/or credit option(s); and,

selectively presenting, to an Internet-connected financial consultant user, information concerning said financial consultant's clients.

a' 16. (original) A method for marketing mortgage and/or credit services, over the Internet, to both financial consultants and retail customers, as defined in claim 15, wherein selectively presenting, to an Internet-connected financial consultant user, information concerning said financial consultant's clients includes selectively providing information concerning in-process applications of said financial consultant's clients.

17. (original) A method for marketing mortgage and/or credit services, over the Internet, to both financial consultants and retail customers, as defined in claim 15, wherein selectively presenting, to an Internet-connected financial consultant user, information concerning said financial consultant's clients includes selectively providing information concerning is mortgage(s) and/or line(s)-of-credit of said financial consultant's clients.

18. (original) A method for marketing mortgage and/or credit services, over the Internet, to both financial consultants and retail customers, as defined in claim 15, wherein selectively presenting, to an Internet-connected financial consultant user, information concerning said financial consultant's clients includes selectively providing information concerning production credits of the financial consultant.

19. (original) A method for marketing mortgage and/or credit services, over the Internet, to both financial consultants and s retail customers, as defined in claim 15, further comprising:

allowing an Internet-connected retail customer to save information and/or indications provided by said customer.

20. (original) A method for marketing mortgage and/or credit services, over the Internet, to both financial consultants and retail customers, as defined in claim 19, further comprising:

allowing an Internet-connected retail customer to retrieve his/her previously-saved information and/or indications.

21. (original) A method for marketing mortgage and/or credit services, over the Internet, to both financial consultants and retail customers, as defined in claim 19, further comprising:

allowing an Internet-connected financial consultant user to retrieve previously-saved information and/or indications of his/her clients.

Q' 22. (original) A computer-based system for marketing mortgage and/or credit services over the Internet, comprising:

http-responsive means for selectively providing information concerning a plurality of mortgage and/or credit programs to an Internet-connected user;

http-responsive means for receiving, from said Internet-connected user, an indication of whether said user wishes to explore home purchase options or home equity loan options;

http-responsive means for receiving, from said Internet-connected user, an indication of whether or not said user is an employee of the sponsor of said mortgage and/or credit services;

http-responsive means for receiving, from said Internet-connected user, an indication of said user's residence;

http-responsive means for receiving, from said Internet-connected user, information concerning a property to be financed;

http-responsive means for receiving, from said Internet-connected user, information concerning said user's investments;

means for processing said received indications and information to determine at least three mortgage and/or credit options that best match said user's needs; and,

http-responsive means for presenting said mortgage and/or credit options to said user via the Internet.

23. (original) A computer-based system for marketing mortgage and/or credit services over the Internet, as defined in claim 22, wherein said means for selectively providing information concerning a plurality of mortgage and/or credit programs includes means for selectively providing information concerning zero-down payment and conventional mortgage programs.

24. (original) A computer-based system for marketing mortgage and/or credit services over the Internet, as defined in claim 22, wherein said means for selectively providing information concerning a plurality of mortgage and/or credit programs includes means for selectively providing information concerning fixed-rate and adjustable-rate options.

25. (original) A computer-based system for marketing mortgage and/or credit services over the Internet, as defined in claim 22, wherein said means for selectively providing information concerning a plurality of mortgage and/or credit programs includes means for selectively generating pdf-format print files concerning selected mortgage and/or credit programs.

26. (original) A computer-based system for marketing mortgage and/or credit services over the Internet, as defined in claim 22, wherein said means for receiving, from said Internet-connected user, information concerning a property to be financed includes means for receiving an indication of whether said property is a single family home, condominium, multi-family residence, or commercial property.

27. (original) A computer-based system for marketing mortgage and/or credit services over the Internet, as defined in claim 22, wherein said means for receiving, from said Internet-connected user, information concerning said user's investments includes means for receiving information concerning the expected rate-of-return on said investments over the expected holding period.

28. (original) A computer-based system for marketing mortgage and/or credit services over the Internet, as defined in claim 22, wherein said means for receiving, from said Internet-connected user, information concerning said user's investments includes means for receiving information concerning the value of non-retirement securities held by said user.

29. (original) A computer-based system for marketing mortgage and/or credit services over the Internet, as defined in claim 28, wherein said means for receiving, from said Internet-connected user, information concerning said user's investments further includes means for receiving information indicative of the portion of said non-retirement securities already pledged as collateral by said user.

Q' 30. (original) A computer-based system for marketing mortgage and/or credit services over the Internet, as defined in claim 22, wherein said means for presenting said mortgage and/or credit options to said user via the Internet includes means for providing a tabular comparison of at least three different down payment options.

31. (original) A computer-based system for marketing mortgage and/or credit services over the Internet, as defined in claim 30, wherein the means for providing a tabular comparison of down payment options also provides information concerning the costs/benefits of investing potential down payment funds.

32. (original) A computer-based system for marketing mortgage and/or credit services over the Internet, as defined in claim 22, wherein said means for presenting said mortgage and/or credit options to said user via the Internet includes means for presenting at least three options, each scored according to how well it meets the user's needs.

33. (original) A computer-based system for marketing mortgage and/or credit services over the Internet, as defined in claim 32, wherein said means for presenting said mortgage and/or credit options to said user via the Internet further includes selectively providing explanatory information concerning why the first option is the best option for the user's needs.

34. (original) A computer-based system for marketing mortgage and/or credit services over the Internet, as defined in claim 22, wherein the means for presenting said mortgage and/or credit options to said user via the Internet includes means for is selectively providing a comparison of one or more system-recommended option(s) with one or more user-selected option(s).

35. (original) A computer-based system for marketing mortgage and/or credit services, over the Internet, to both financial consultants and retail customers, the system comprising:

means for identifying certain Internet-connected users as financial consultants, thus enabling said identified users to access, over the Internet, selected consultant-exclusive resources;

means for selectively presenting information s concerning a plurality of mortgage and/or credit programs to any Internet-connected user who requests such information;

means for selectively receiving, from any Internet-connected user, an indication of whether said user wishes to explore home purchase options or home equity loan options;

means for selectively receiving, from any Internet-connected user, information concerning a property to be financed, said information including at least location, expected holding period, and use of said property;

means for selectively receiving, from any Internet-connected user, information concerning investments;

means for selectively presenting, to any Internet-connected user, a plurality ranked mortgage and/or credit option(s); and,

means for selectively presenting, exclusively to Internet-connected financial consultant users, information concerning said financial consultant's clients.

36. (original) A computer-based system for marketing mortgage and/or credit services, over the Internet, to both financial consultants and retail customers, as defined in claim 35, wherein said means for selectively presenting, to Internet-connected financial consultant users, information concerning said financial consultant's clients includes means for selectively providing information concerning in-process applications of said financial consultant's clients.

37. (original) A computer-based system for marketing mortgage and/or credit services, over the Internet, to both financial consultants and retail customers, as defined in claim 35, wherein said means for selectively presenting, to Internet-connected financial consultant users, information concerning said financial consultant's clients includes means for selectively providing information concerning mortgage(s) and/or line(s)-of credit of said financial consultant's clients.

38. (original) A computer-based system for marketing mortgage and/or credit services, over the Internet, to both financial consultants and retail customers, as defined in claim 35, wherein said means for selectively presenting, to Internet-connected financial consultant users, information concerning said financial consultant's clients includes means for selectively providing information concerning production credits of the financial consultant.

Q1 39. (original) A computer-based system for marketing mortgage and/or to credit services, over the Internet, to both financial consultants and retail customers, as defined in claim 35, further comprising:

session storage means for allowing an Internet-connected retail customer to save information and/or indications provided by said customer during a session with said system.

40. (original) A computer-based system for marketing mortgage and/or credit services, over the Internet, to both financial consultants and retail customers, as defined in claim 39, further comprising:

session retrieval means for allowing an Internet-connected retail customer to retrieve his/her previously-saved information and/or indications.

41. (original) A computer-based system for marketing mortgage and/or credit services, over the Internet, to both financial consultants and retail customers, as defined in claim 39, further comprising:

client session retrieval means for allowing an Internet-connected financial consultant user to retrieve previously-saved information and/or indications of his/her clients.